

FSA/PCA Sample Healthcare Expenses

The following is a **partial list of allowable and disallowed expenses** for a Healthcare FSA or PCA, according to the Internal Revenue Service (IRS). The IRS could allow or disallow these or other items depending on facts or circumstances. For further guidance refer to IRS section 213(d). This publication is available at your public library, an IRS office, or www.irs.gov.

Your plan may have additional restrictions. Check with your employer for specifics.

Prescription Drugs:

- **Allowable Expenses**
 - Prescription drugs or insulin
 - Birth control drugs (prescribed)
- **Specifically Disallowed**
 - Vitamins or experimental drugs

Medical Equipment:

- **Allowable Expenses**
 - Wheelchair or automate (cost of operating/maintaining)
 - Crutches (purchased or rented)
 - Special mattress and plywood boards prescribed to alleviate arthritis
 - Oxygen equipment and oxygen used to relieve breathing problems that result from a medical condition
 - Artificial limbs
 - Support hose (if medically necessary)
 - Wigs when necessary for mental health or prescribed by a physician for an individual who loses hair because of disease
 - Excess cost of orthopedic shoes over the cost of ordinary shoes
- **Specifically Disallowed**
 - Wigs, when not medically necessary for mental health
 - Vacuum cleaner purchased by an individual with dust allergy

Treatments and Therapies:

- **Allowable Expenses**
 - X-ray treatments
 - Treatment for alcoholism or drug dependency
 - Acupuncture to treat a medical condition
 - Vaccinations
 - Physical therapy (as a medical treatment)
 - Speech therapy
 - Smoking cessation programs
- **Specifically Disallowed**
 - Physical treatments unrelated to specific health problem (e.g., massage for general well-being)
 - Any illegal treatment

Physicals:

- **Allowable Expenses**
 - Routine and preventive physicals
 - School and work physicals



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Fees/Services:

- **Allowable Expenses**
 - Physician's fees
 - Obstetrical expenses
 - Hospital services
 - Nursing services for care of a specific medical ailment
 - Cost of a nurse's room and board when nurse's services qualify
 - Social Security tax paid with respect to a nurse's wages when a nurse's services qualify
 - Surgical or diagnostic services
 - Legal sterilization
 - Cosmetic surgery or procedures that treat a deformity caused by an accident, trauma, disease, or an abnormality at birth
 - Services of chiropractors and osteopaths
 - Anesthesiologist's fees
 - Dermatologist's fees
 - Gynecologist's fees
- **Specifically Disallowed**
 - Cosmetic surgery or procedures that improve the patient's appearance but do not meaningfully promote the proper function of the body or prevent or treat an illness or a disease
 - Payments to domestic help, companion, baby-sitter, chauffeur, etc. who primarily renders services of a non-medical nature
 - Nursemaids or practical nurses who render general care for healthy infants
 - Fees for exercise, athletic, or health club membership, when there is no specific health reason for membership
 - Payments for childcare
 - Marriage counseling provided by a member of the clergy

Dental and Orthodontic Care:

- **Allowable Expenses**
 - Dental care
 - Artificial teeth/dentures
 - Cost of fluoridation of home water supply advised by dentist
 - Braces, orthodontic services
- **Specifically Disallowed**
 - Teeth bleaching
 - Tooth bonding that is not medically necessary

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Vision Care:

- **Allowable Expenses**
 - Optometrist's or ophthalmologist's fees
 - Eyeglasses
 - Contact lenses and cleaning solutions
 - LASIK and other surgical procedures
- **Specifically Disallowed**
 - Lens replacement insurance

Hearing Care:

- **Allowable Expenses**
 - Hearing aids
 - Batteries for hearing aids

Assistance for the Handicapped:

- **Allowable Expenses**
 - Cost of guide for a blind person
 - Cost of note-taker for a deaf child in school
 - Cost of Braille books and magazines in excess of cost of regular editions
 - Seeing eye dog (cost of buying, training, and maintaining)
 - Hearing-trained cat or other animal to assist deaf person (cost of buying, training, and maintaining)
 - Household visual alert system for deaf person
 - Excess costs of specifically equipping automobile for handicapped person over the cost of ordinary automobile; device for lifting handicapped person into automobile
 - Special devices, for a blind person such as tape recorder and typewriter

Psychiatric Care:

- **Allowable Expenses**
 - Services of psychotherapists, psychiatrists, and psychologists
 - Psychiatric therapy for sexual problems
 - Legal fees directly related to commitment of a mentally ill person
- **Specifically Disallowed**
 - Psychoanalysis undertaken to satisfy curriculum requirements of a student

Miscellaneous Charges:

- **Allowable Expenses**
 - X-rays
 - Expenses for services connected with donating an organ
 - Cost of computer storage of medical records
 - Cost of a special diet, but only if it is medically necessary and only to the extent that costs exceed that of a normal diet
 - Transportation expenses primarily for and essential to medical care, including bus, taxi, train, plane fares, ambulance services, parking fees, and tolls

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- Amounts paid for meals during inpatient care at a hospital or similar institution, if the main reason for being there is to receive medical care.
- Lodging expenses (not provided in a hospital or similar institution) while away from home if all of the following requirements are met:
 1. Lodging is primarily for and essential to medical care.
 2. Medical care is provided by a doctor in a licensed hospital or in a medical care facility related to, or the equivalent of, a licensed hospital.
 3. Lodging is not lavish or extravagant under the circumstances.

There is no significant element of personal pleasure, recreation, or vacation in the travel away from home. The amount included in medical expenses cannot exceed \$50 for each night for each person. Lodging is included for a person for whom transportation expenses are a medical expense because that person is traveling with the person receiving medical care. For example, if a parent is traveling with a sick child, up to \$100 per night is included as a medical expense for lodging (meals are not deductible).

- **Specifically Disallowed**

- Expenses of divorce when doctor or psychiatrist recommends divorce
- Cost of toiletries, cosmetics, and sundry items (e.g., soap, toothbrushes)
- Cost of special foods taken as a substitute for regular diet, when the special diet is not medically necessary or cost is not in excess of a normal diet
- Weight loss maintenance programs
- Maternity clothes
- Diaper service
- Distilled water purchased to avoid drinking fluoridated city water supply
- Installation of power steering in an automobile
- Pajamas purchased to wear in hospital
- Mobile telephone used for personal phone calls as well as calls to a physician
- Insurance against loss of income or loss of life, limb, or sight
- Union dues for sick benefits for members
- Contributions to state disability funds
- Premiums for insurance coverage including longterm care
- Capital expenditures (i.e. construction costs, elevators, swimming pool, or hot tub)

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Over-the-Counter (OTC) Medications:

- **Allowable Expenses**

You may use your FSA/PCA funds for allowed over-the-counter items, save your receipt and submit a reimbursement claim to Humana.

Antiseptics

Antiseptic wash or ointment
for cuts or scrapes
Benzocaine swabs
Boric acid powder
First aid wipes
Hydrogen peroxide
Iodine tincture
Rubbing alcohol
Sublimed sulfur powder

Diabetes

Diabetic lancets
Diabetic supplies
Diabetic test strips
Glucose meters

Ear/Eye Care

Ear water-drying aid
Ear wax removal drops
Eye drops
Homeopathic earache tablets
Contact lens solutions
Reading glasses

Asthma Medications

Bronchodilator/Expectorant tablets
Bronchial asthma inhalers

Cold, Flu, and Allergy Medications

Allergy medications
Cold relief syrup
Cold relief tablets
Cough drops
Cough syrup
Flu relief tablets or liquid
Medicated chest rub
Nasal decongestant inhaler
Nasal decongestant spray or drops
Nasal strips to improve congestion
Saline nose drops
Sinus and allergy homeopathic
nasal spray
Sinus medications
Vapor patch cough suppressant

Skin Care

Acne medications
Anti-itch lotion
Bunion and blister treatments
Cold sore and fever blister medications
Corn and callus removal medications
Diaper rash ointment
Eczema cream
Medicated bath products
Wart removal medications

Stomach Care

Acid reducers
Antacid gum
Antacid liquid
Antacid tablets
Anti-diarrhea medications
Gas prevention food enzyme
dietary supplement
Gas relief drops for infants
and children
Ipecac syrup
Laxatives
Pinworm treatment
Prilosec®
Upset stomach medications

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- **Allowable Expenses (continued)**

- **Pain Relief**

- Arthritis pain reliever
 - Cold sore remedy
 - Itch relief
 - Orajel®
 - Pain relievers, aspirin and non-aspirin
 - Throat pain medications

- Colorectal cancer screening tests
 - Home drug tests
 - Ovulation indicators
 - Pregnancy tests
 - Thermometers

- **Health Aids**

- Adhesive or elastic bandages
 - Antifungal treatments
 - Condoms
 - Denture adhesives
 - Diuretics and water pills

- Feminine antifungal treatments
 - Hemorrhoid relief
 - Incontinence supplies
 - Lice control
 - Medicated bandages
 - Motion sickness tablets
 - Respiratory stimulant ammonia
 - Sleeping aids

- **Personal Test Kits**

- Blood pressure meter
 - Cholesterol tests

- **Specifically Disallowed**

- Aromatherapy
 - Baby bottles and cups
 - Baby oil
 - Baby wipes
 - Breast enhancement system
 - Cosmetics
 - Dental floss

- Deodorants
 - Facial care
 - Feminine care
 - Fragrances
 - Hair regrowth
 - Low carbohydrate foods
 - Low-calorie foods

- Petroleum jelly
 - Shampoo and conditioner
 - Skin care products not previously mentioned
 - Spa salts
 - Tooth brushes

- **Dual Use - requires letter from your doctor**

- Foot spa
 - Gloves and masks
 - Herbs
 - Leg or arm braces

- Massagers
 - Minerals
 - Special supplements
 - Special teeth cleaning system

- Sun tanning products
 - Vitamins



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Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance) for more information on the company providing your benefits.

Our health benefit plans have limitations and exclusions.

An HSA is not a health benefit plan.